Remarks

The present amendment is responsive to the Office Action mailed in the above-referenced case on November 11, 2002. Claims 1-12 are presented for examination. Claims 1-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nazem et al. (5,983,227), hereinafter Nazem, in view of Nehab (6,029,182), hereinafter Nehab.

Applicant has carefully studied the prior art presented by the Examiner, particularly the portions cited and applied by the Examiner, the Examiner rejections and statements, and the Response to Arguments portion of the Office Action.

In response to the Examiner's rejection of the claims, applicant herein amends the independent claims and provides argument to more particularly point out and distinctly claim the subject matter regarded as inventive, and to establish that the claims distinguished unarguably over the prior art.

Applicant herein amends the base claims to positively recite that the Internet portal accesses information on the Internet from secure servers and Web sites maintaining secure, personal financial accounts for the subscriber.

Applicant's specification describes that three Internet servers 23, 25, and 27, are shown in Internet 13, and represent Internet servers hosted by various enterprises and subscribed to by a user operating appliance 17. For example, server 23 may be a bank server wherein interactive on-line banking and account managing may be performed. Server 25 may be an investment server wherein investment accounts may be created and managed.

Nehab does not explicitly teach maintaining a list of Internet destinations wherein the destinations are at secure severs maintaining personal financial accounts for the subscriber. The summary software agent accesses the secure Internet destinations, retrieves financial information personal to the subscribing

user, stores the retrieved information at the portal, according to pre-programmed criteria and summarizes the retrieved information for delivery to the subscriber.

In applicant's invention each Web site that is accessed by the portal software agent contains secure financial information personal to the user and each Web site has been preselected and authorized by the user to provide such personal information.

Upon careful and thorough review of the abstract of Nehab, and the remaining disclosure of Nehab, applicant argues that Nehab clearly does not disclose, intimate or suggest that retrieved financial information is accessed from Web destinations at secure severs maintaining personal financial accounts on behalf of the user.

Col. 2, line 65 - col. 3, line 4 of Nehab recites that the invention creates a personal-news-profile for retrieving data from a hypermedia-linked computer network. The hypermedia-linked computer network is accessed, traversed with commands at least one rule is extracted from the commands, and the rule(s) is compiled into the personal-news-profile. Col. 3, line 5 - col. 3, line 14 recites that another aspect of the invention creates a personalization profile for a Web site retrieval data retrieval system. Data and commands are input to access the World Wide Web and commands are sent to traverse the World Wide Web, and at least one rule is extracted from the commands. The rule(s) is compiled into a personalization profile.

Although, as taught by Nehab in the above portions of the disclosure a personal-news-profile, and a personalization profile are disclosed, there is no teaching or suggestion that the data retrieved for compiling a personal newspaper, or the data stored for the personalization profile is financial data that is personal to user; in other words, data that is not accessible by those, other than the participating user, that are not authorized to access, download or store such sensitive data.

The personal-news-profile of Nehab contains information as to what Web sites to access for creating a personalized newspaper, what sections to retrieve from those Web sites, rules to be used to determine what dated to extract from the sections and the articles of the Web sites in rules to determine how to exclude links, and newspaper format information that the Web sites. Although the end result is a personalized newspaper formatted per the stored preferences of the participating user, the data accessed, retrieved and stored in compiling the personalized newspaper is data that is also accessible to anyone else surfing the Web, and is certainly not sensitive data that is personal to the user that is to be viewed only by the subscribing user, and that must be retrieved from personalized and secured Web sites, as is taught in applicant's invention.

The Internet service provider in applicant's invention provides a unique subscription service as an Internet portal for the purpose of storing many WEB pages or destinations along with any passwords and or personal codes associated with those pages. Portal software, as described in applicant's specification with reference to Fig. 2, provides an interactive application that lists all of the subscriber's WEB sites in the form of hyperlinks. When a user invokes a hyperlink from his personal list, the portal software uses the subscriber's personal information, such as passwords, codes and so on, to provide an automatic and transparent login function for the subscriber while jumping the subscriber to the subject destination, which may be a personalized and secure Web site storing financial data that is personal to user, only to be viewed by the user.

The specific limitation in applicant's claim 1 that the financial information, maintained on a secure server, retrieved and stored by the portal is information that is specific to user and personal to the user is clearly not disclosed, intimated or suggested in the art of Nehab. Applicant therefore believes that independent claim 1 is clearly and unarguably patentable over the

art of Nehab. Depending claims 2-7 are therefore patentable on their own merits, or at least as depended from patentable claim.

Applicant's claim 7 is applicant's method claim for practicing the Internet Portal of the present invention. Applicant herein amends claim 7 in a similar manner to claim 1, wherein Internet destinations are at secure servers maintaining personal financial accounts for the subscriber.

Applicant argues on behalf of claim 7 using the same argument presented above for claim 1. Applicant believes independent claims 1 and 7 are therefore unarguably patentable over the combined art of Nazem and Nehab, as the prior art clearly fails to disclose the limitations of applicant's claims as amended.

Applicant's dependent claims 8-12 include the same limitations as in applicant's dependent claims 2-6, which, as argued above on behalf of claim 1, have been shown to be patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended are patentable to applicant over the art of record, applicant respectfully requests reconsideration and that the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.
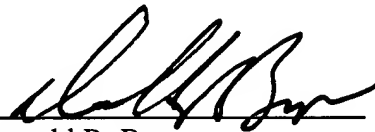
Version With Markings to Show Changes Made

In the claims:

1. (Twice Amended) An Internet Portal, comprising:

an Internet-connected server; and

a portal software executing on the server, including a summary software agent;

wherein the Portal maintains a list of Internet destinations at secure servers maintaining personal financial accounts for the [specifically authorized and specified by a] subscriber, and the summary software agent accesses the Internet destinations, retrieves financial information personal to the subscribing user, stores the retrieved financial information at the portal, according to pre-programmed criteria, and summarizes the retrieved information for delivery to the subscriber.

6. (Amended) The Portal of claim 1 wherein auto logins are performed for the subscriber at each Internet site according to [a] data stored for the subscriber at the Portal.

7. (Twice Amended) In an Internet Portal system, a method for providing summaries of information personal to the subscribing user, stored at secure WEB sites specifically authorized and specified by a subscriber, URLs for which are maintained for individual subscribers, the method comprising steps of:

(a) configuring a summary software agent executable on the Portal to access the URLs, wherein the URLs are Web site addresses at secure servers maintaining personal financial accounts for the subscriber ;

(b) retrieving information from individual ones of the WEB sites accessed according to pre-programmed criteria specific to each subscriber; and

(c) providing the information to the subscriber.

Respectfully submitted,

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